

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Paulre M Hennessy  
 Debtor

Case No. 16-18434-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
Form ID: 318Page 1 of 2  
Total Noticed: 23

Date Rcvd: Jun 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2018.

db #+Paulre M Hennessy, 113 Holland Avenue, Ardmore, PA 19003-1211  
 13908480 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 13836736 +Deutsche Bank, 7105 Corporate Drive, Plano, TX 75024-4100  
 13855567 +Deutsche Bank National Trust Company, As Trustee, E, c/o JEREMY JOHN KOBESKI,  
 Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower,  
 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408  
 13919715 Deutsche Bank National Trust Company, as, et al., c/o Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605  
 13915404 +Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 13982189 +Montgomery County Tax Claim Bureau, c/o Michael D. Vagnoni, Esquire,  
 ORMH, Centre Square West, 1500 Market St, Suite 3400, Philadelphia, PA 19102-2100  
 13856824 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 20 2018 02:46:11 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 20 2018 02:45:56  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 20 2018 02:46:06 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13837366 EDI: AIS.COM Jun 20 2018 06:48:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13899921 EDI: AIS.COM Jun 20 2018 06:48:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13836738 +EDI: CAPITALONE.COM Jun 20 2018 06:48:00 Capital One Bank, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 13882778 EDI: JEFFERSONCAP.COM Jun 20 2018 06:48:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 13890364 EDI: RESURGENT.COM Jun 20 2018 06:48:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14036165 EDI: RESURGENT.COM Jun 20 2018 06:48:00 LVNV Funding, LLC its successors and assigns as as,  
 PO Box 10587, Greenville, SC 29603-0587  
 13899853 +EDI: MID8.COM Jun 20 2018 06:48:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 13836737 +E-mail/Text: blegal@phfa.org Jun 20 2018 02:46:01 PHFA / HEMAP, 211 North Front Street,  
 Harrisburg, PA 17101-1466  
 13919877 EDI: PRA.COM Jun 20 2018 06:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13869621 +EDI: PRA.COM Jun 20 2018 06:48:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13882865 +EDI: JEFFERSONCAP.COM Jun 20 2018 06:48:00 Premier Bankcard, Llc,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 14003242 +E-mail/Text: philadelphia.bnc@ssa.gov Jun 20 2018 02:46:05 Social Security Administration,  
 Office of Central Operations, 1500 Woodlawn Drive, Baltimore, MD 21241-0001  
 TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com  
EUGENE A. CAMPOSANO on behalf of Debtor Paulre M Hennessy camposanolaw@comcast.net  
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
JEREMY JOHN KOBESKI on behalf of Creditor Deutsche Bank National Trust Company, As Trustee, Et.Al paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, As Trustee, Et.Al paeb@fedphe.com  
MARIO J. HANYON on behalf of Creditor Deutsche Bank National Trust Company, As Trustee, Et.Al paeb@fedphe.com  
MICHAEL D. VAGNONI on behalf of Creditor Montgomery County Tax Claim Bureau  
michael.vagnoni@obermayer.com,  
Lucille.acello@obermayer.com;michele.emory@obermayer.com;angela.baglanzis@obermayer.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Deutsche Bank National Trust Company, As Trustee, Et.Al paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Paulre M Hennessy**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1619**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-18434-amc**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Paulre M Hennessy

6/19/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**